

Fill in this information to identify the case:			
Debtor 1	<u>Lawrence J Gruber aka Larry J Gruber</u>		
Debtor 2 (Spouse, if filing)	<u>Michelle R Gruber</u>		
United States Bankruptcy Court for the:	<u>Eastern</u>	District of	<u>Missouri</u> (State)
Case number	<u>20-40562</u>		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 9

Last 4 digits of any number you use to
Identify the debtor's account: 3199

Date of payment change:
Must be at least 21 days after
date of this notice 06/01/2022

New total payment \$1,608.45
Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$351.24 New escrow payment: \$636.27

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ % New interest rate: _____ %

Current principal and interest payment: \$ New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ New mortgage payment: \$

Debtor 1 Lawrence J Gruber aka Larry J Gruber
First Name Middle Name Last Name

Case number (if known) 20-40562

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ MaryAnn Black
Signature

Date 4/22/2022

Print MaryAnn Black
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis, Moody & Circelli, P.C.

Address 15W030 North Frontage Road, Suite 200
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5200

Email bkpleadingsEASTERN@mo
.cslegal.com

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on April 22, 2022 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 22, 2022.

Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143 by electronic notice through ECF

Lawrence J Gruber aka Larry J Gruber, Michelle R Gruber, Debtor(s), 4058 Alma Avenue, St Louis, MO 63116

Jonathan Edward Brent, Attorney for Debtor(s), 462 N Taylor Ste 105, St. Louis, MO 63108 by electronic notice through ECF

Office of U.S. Trustee, 111 South 10th Street, Suite 6353, St. Louis, MO 63102 by electronic notice through ECF

/s/ MaryAnn Black

Joseph J. Circelli #58421MO
Rachael A. Stokas #61282MO
Matthew M. Moses #62330MO
MaryAnn Black #59899MO
Tara L. Jensen #47144MO
Joe.Circelli@mo.cslegal.com
Rachael.Stokas@il.cslegal.com
Matt.Moses@il.cslegal.com
Maryann.Black@mo.cslegal.com
Tara.Jensen@mo.cslegal.com
Codilis, Moody & Circelli, P.C.
15W030 North Frontage Road, Suite 200
Burr Ridge, IL 60527
(630) 794-5200
File No. 26-21-00225

NOTE: This law firm is a debt collector.



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS
TO THIS ADDRESS

PO BOX 619063 • DALLAS, TX 75261-9063

Analysis Date:
Loan Number:
For Inquiries:
Property Address:

April 18, 2022

800.686.2404

4058 ALMA AVE
SAINT LOUIS MO 63116

MICHELLE GRUBER
4058 ALMA AVE
SAINT LOUIS MO 63116-2823

PERSONAL INFORMATION REDACTED

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current (from Last Analysis)	Effective 06/01/22
Principal & Interest Pmt	\$972.18	\$972.18
Total Monthly Escrow Payment	\$351.24	\$636.27
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,323.42	\$1,608.45

Shortage/Surplus Information	Effective 06/01/22
Upcoming Total Annual Bills	\$4,632.34
Required Cushion	\$772.06
Required Starting Balance	\$1,930.13
Over/Short Spread	\$250.24

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$772.06. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$1,072.75)	\$1,930.13
JUN 2022	\$386.03			(\$686.72)	\$2,316.16
JUL 2022	\$386.03			(\$300.69)	\$2,702.19
AUG 2022	\$386.03			\$85.34	\$3,088.22
SEP 2022	\$386.03			\$471.37	\$3,474.25
OCT 2022	\$386.03			\$857.40	\$3,860.28
NOV 2022	\$386.03			\$1,243.43	\$4,246.31
DEC 2022	\$386.03	\$2,787.34	COUNTY TAX	(\$1,157.88)	\$1,845.00
JAN 2023	\$386.03			(\$771.85)	\$2,231.03

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MICHELLE GRUBER
4058 ALMA AVE
SAINT LOUIS MO 63116-2823

Property Address:
4058 ALMA AVE
SAINT LOUIS MO 63116

Analysis Date: April 18, 2022

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
FEB 2023	\$386.03	\$1,845.00	HAZARD INS	(\$2,230.82)	\$772.06
MAR 2023	\$386.03			(\$1,844.79)	\$1,158.09
APR 2023	\$386.03			(\$1,458.76)	\$1,544.12
MAY 2023	\$386.03			(\$1,072.73)	\$1,930.15
	<u>\$4,632.36</u>	<u>\$4,632.34</u>			

Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from June 2021 through May 2022 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$2,458.71	\$722.42
JUN	\$351.24	\$351.24		\$1,905.00 *	HAZARD INS	\$2,809.95	(\$831.34)
JUL	\$351.24	\$351.24	(\$1,675.00)		HAZARD INS	\$1,486.19	(\$480.10)
AUG	\$351.24	\$351.24				\$1,837.43	(\$128.86)
SEP	\$351.24	\$351.24				\$2,188.67	\$222.38
OCT	\$351.24	\$1,527.18 *				\$2,539.91	\$1,749.56
NOV	\$351.24	\$351.24		\$2,787.34 *	COUNTY TAX	\$2,891.15	(\$686.54)
NOV				\$1,209.00 *	HAZARD INS	\$2,891.15	(\$1,895.54)
DEC	\$351.24	\$865.43 *	(\$2,539.91)		COUNTY TAX	\$702.48	(\$1,030.11)
JAN	\$351.24	\$546.94 *		\$195.70 *	MISC ESCROW	\$1,053.72	(\$678.87)
FEB	\$351.24	\$397.40 *				\$1,404.96	(\$281.47)
MAR	\$351.24	\$351.24				\$1,756.20	\$69.77
APR	\$351.24	\$351.24		\$1,845.00 *	HAZARD INS	\$2,107.44	(\$1,423.99)
MAY	\$351.24	\$351.24				\$2,458.68	(\$1,072.75)
	<u>\$4,214.88</u>	<u>\$6,146.87</u>	<u>-\$4,214.91</u>	<u>\$7,942.04</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,072.75). Your starting balance (escrow balance required) according to this analysis should be \$1,930.13. This means you have a shortage of (\$3,002.88) and a deficiency in the amount of (\$1,072.75). This shortage and deficiency may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$4,632.34. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment:	\$386.03
Over/Short Spread:	\$250.24
Escrow Payment:	\$636.27




Home Point Financial Corporation
11511 Lona Road, Suite 200
Farmers Branch, TX 75234
800.686.2404



MICHELLE GRUBER
4058 ALMA AVE
SAINT LOUIS MO 63116-2823

Property Address:
4058 ALMA AVE
SAINT LOUIS MO 63116

Analysis Date: April 18, 2022

Loan Number: 

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.
